



# UTILISATION OF TRANSACTIONAL AND NETWORK E-COMMERCE MARKETING COMPETENCIES BY MARKETERS OF INDUSTRIAL PRODUCTS IN ANAMBRA STATE

Dr. Okeke-Ezeanyanwu Joy A.

Department Of Business Administration, Chukwuemeka Odumegwu Ojukwu University,  
Igbariam Campus, Anambra State.

Accepted 10 August, 2017

The study was designed to evaluate the extent of utilization of transactional and network e-commerce marketing competencies by marketers of industrial products in Anambra State. Two research questions and two null hypotheses guided the study. The study adopted survey research design. The population of the study was comprised of 279 marketers of industrial products in Anambra State. A structured 28-item questionnaire with five response categories on the degree of utilization was used as instrument for data collection. The internal consistency of the questionnaire items was determined using Cronbach Alpha reliability method and the overall reliability coefficient of the instrument was 0.92. Copies of the questionnaire returned were 267 constituting 95 percent of the targeted population. Mean and standard deviation were used to analyse the research questions. Analysis of variance (ANOVA) statistical tool was used to test the two null hypotheses at 0,05 level of significance. The findings of the study revealed that transactional marketing competencies were utilized at low extent while the network marketing competencies were utilized at moderate extent. It was recommended among others that the tertiary institutions that offer marketing education courses should be provided with e-learning facilities and platform by governments in order to ensure the facilitation of e-commerce marketing competencies.

**Keywords:** E-commerce marketing, industrial products, marketing competencies and utilisation

## INTRODUCTION

E-commerce marketing is the process of driving sales by raising awareness about an online store's brand and product offerings. Okoro (2014) stated that it is the exchange of goods and services using internet resources and this involves any business that takes place by means of digital process. It boosts exchange of goods and services in contemporary marketing practices. Contemporary marketing practices refer to modern day technology-driven marketing practices as against the olden days marketing practices that were less technology-driven and hence, tagged traditional marketing practices.

E-commerce marketing serves the same purpose as marketing but has the advantage of speed. Just like in the case of marketing, it offers a process by which organizations create value for customers and build strong customer relationship in order to capture value from customer in return. Therefore e-commerce has direct impact on business owners, suppliers and customers. E-commerce has become the most popular application in marketing, earning large revenues, and forging a rapid growth in related technology. Companies are now adopting social computing technologies that were designed for individual use (such as blogs, wikis, file sharing and social networks) to increase the effectiveness and efficiency of their operations (Turban et al, 2008).

E-commerce is an innovation in Information and Communication Technology that is changing the way marketing is being conducted globally and is a driving force of the current globalization by ensuring that marketing activities take place with minimum barrier in terms of location and time. Noor in Iddris (2012) pointed out that policy makers and managers are certain that e-commerce conveys wide range of benefits and companies that are left behind in adopting

this new system cannot compete favourably in the global market place. Benefits accruing to the implementation of e-commerce include improvements in operational efficiency and revenue generation by integrating e-commerce into their value chain activities, access to wider range of markets, greater potential for partnership with suppliers and vendors, improved customer services, accessibility, flexibility in administration and partnership, information update, lower transaction costs and product/service differentiation (Vaithianathan, 2010). The perspective of marketing under discussion is that of industrial products.

Kotler (2004), Osuala (2004 ) and Oborah (2011) stated that e-commerce is being used to market both consumer and industrial products. Oborah (2011) further stated that marketing industrial products via e-commerce is growing rapidly. Industrial marketing deals with products and services intended for the production of further goods and services. Industrial products are products and services purchased by industrial buyers for use in the production of their own products and services or in the conduct of their business (Oborah, 2011). E-commerce provides varied information on industrial products, thereby enhancing industrial marketing efficiency. Marketers engage in direct or indirect marketing of industrial products and the degree to which they utilize e-commerce marketing competencies differ.

The word competency refers to the aptitude, capability and proficiency that enable one to execute a given task to the required standard (Okoro, 2014). Wisconsin (2014) defined competencies as observable and measurable attribute, knowledge, skill, ability or other characteristics that contributes to successful job performance. These are essential knowledge and skills obtainable in a profession and those which the professionals in the field must possess to be able to operate at optimal level of acquisition and functioning. E-commerce marketing competencies, therefore, involves the use of electronic communication and digital information processing technology skill, aptitude and knowledge in marketing business. Marketers that utilize e-commerce marketing competencies are more likely to be successful in the current technology driven marketing environment.

Utilization connotes the use of an item, idea or object to solve a problem or to achieve an objective. To utilize, according to Okongwu (2014), is to find a use for something. The utilization of e-commerce competencies has brought a new trend in the concept of marketing. E-commerce marketing competencies in the context of this study are transactional marketing competency and network marketing competency. Transactional marketing competency is the practice where each party maximizes the return on individual transaction with a view to ensuring immediate value delivery and short-term revenue generation (Okoro, 2014). Transactional marketing competency is often utilized to facilitate business strategy that focuses on single, 'point of sale' transaction. It is often targeted at maximizing the efficiency and volume of individual sales rather than developing a relationship with the buyer.

Network marketing competency demands the utilization of internet skills for connecting different levels of marketers for the purpose of achieving an organisation's marketing objective. It involves the development of inter-firm relationships through coordination of activities among multiple parties in the entire value chain (Okoro, 2014). It offers the chance for sales force to be compensated not only for sales they personally generate, but also for the sales of others they recruit, creating a down line of distributors and a hierarchy of multiple levels of compensation.

Currently, businesses are experiencing very harsh operating environment in the sense that some of them have succumbed to the weight of changes and have died or are dying out of business. Some have seized the opportunity of change to thrive and outwit other competitors to gain competitive advantage (McNamara, 2011). Marketers of industrial products are not left out. Some of the perennial problems that Nigerian Industrialists are facing at present emanated from marketing of industrial products. The availability, distribution and marketing of industrial products are in poor state. Frequently, Industrialists have been facing incessant low quality of production output resulting from purchase of sub-standard industrial products. Many marketers of industrial products as a result of this are experiencing low sales, leakages, mismanagement of funds, ineffective and inefficient marketing of products, loss of global profitability, and inadequate market research. It has also been observed that many marketers of industrial products are losing competition in favour of their contemporaries in today's globalized economy. It is therefore expected that determining the extent of utilization of transactional e-commerce marketing competencies and network e-commerce marketing competencies will address these issues. Therefore, the study is set to evaluate the extent of utilization of transactional e-commerce marketing competencies and network e-commerce marketing competencies by marketers of industrial products in Anambra state in particular and Nigeria in general.

Specifically, the study was undertaken to evaluate the marketers of industrial products extent of utilization of

1. Transactional marketing competencies in Anambra State.
2. Network marketing competencies in Anambra State.

The following research questions guided the study:

1. To what extent do marketers of industrial products utilize transactional marketing competencies in Anambra State?

2. To what extent do marketers of industrial products utilize network marketing competencies in Anambra State?

In addition, the following null hypotheses were tested at 0.05 level of significance.

**Ho<sub>1</sub>:** There is no significant difference in the mean ratings of the respondents according to their years of experience in the business (1-5, 6-10 and 11+ years) on their extent of utilizing transactional and network e-commerce marketing competencies in Anambra State.

**Ho<sub>2</sub>:** There is no significant difference in the mean ratings of respondents according to their educational qualifications (B.Sc., M.Sc. and ph,D), on their extent of utilizing transactional and network e-commerce marketing competencies in Anambra State.

## MATERIALS AND METHODS

The study adopted descriptive survey research design which Azuka (2011) defined as a research method that uses questionnaire or interview to collect data from a sample that has been selected to represent a population in which the findings of the data analysis can be generalized. Descriptive survey is considered appropriate for this study because it sought to find out the opinions of marketers of industrial products on the extent of utilization of transactional and network marketing competencies in the business and marketing operations of their organizations. The population for this study was 279 marketers of industrial products registered with Ministry of Commerce, Trade, Market and Wealth Creation in Anambra State. No sample was taken owing to the manageable size of the population. Hence, the entire population of 279 was studied.

A structured questionnaire was used for the study. The questionnaire items were developed in line with each of the research questions. The structured questionnaire was developed from the literature reviewed by the researcher. The questionnaire is divided into two parts. Part one contained 5 items that sought information on personal data of the respondents. Part two contained sections A and B with 28 items. Section A contained 13 items (1-13) designed to determine the extent to which marketers of industrial products utilize transactional marketing competencies in their marketing operations in Anambra State. Section B contained 15 items (14-28) designed to determine the extent to which marketers of industrial products utilize network marketing competencies in their marketing operations in Anambra State.

The questionnaire items were structured on a five-point rating scale. The response categories for sections A and B were Very High Extent (VHE) 5 points, High Extent (HE) 4 points, Moderate Extent (ME) 3 points, Low Extent (LE) 2 points and Very Low Extent (VLE) 1 point. The respondents were required to tick (√) against the response categories that best satisfy their opinions.

The instrument was validated by three experts in Vocational Education. The reliability of the instrument was determined by administering 21 copies of the questionnaire to Marketers of industrial products in Imo State. Cronbach Alpha reliability method was used to ascertain the internal consistency of questionnaire items. The overall reliability coefficient of the entire instrument was 0.92. 279 copies of the questionnaire were administered through personal contact by the researcher with the help of two research assistants. The researcher briefed the research assistants on how to administer the instrument in order to ensure good completion and return of the questionnaire. The researcher personally supervised the questionnaire administration and retrieval. The number of copies of the questionnaire returned was 267 and this constituted 95 percent of the studied population. The analysis was based on the 267 copies of the questionnaire that were returned.

Data generated from the questionnaire were analyzed using mean ( $\bar{x}$ ), standard deviation (SD) and analysis of variance (ANOVA). The analyses were done with Statistical Package for the Social Sciences (SPSS) in order to ensure that precision is attained. Mean and standard deviation were used to answer the research questions. Each item was interpreted based on the real limit of the mean corresponding to each item categories as follows:

Very High Extent (VHE)	=	4.50-5.00
High Extent (HE)	=	3.50-4.49
Moderate Extent (ME)	=	2.50-3.49
Low Extent (LE)	=	1.50-2.49
Very Low Extent (VLE)	=	1.00-1.49

Analysis of variance (ANOVA) statistic was however used to test the null hypotheses. The null hypothesis of no significant difference was not upheld where the significance value to the F-value is less than the criterion p-value of 0.05. However, the null hypothesis was upheld where the corresponding significant value to F-value is greater or equal

to the criterion p-value of 0.05 level of significance.

## RESULTS

### Research Question 1

*To what extent do marketers of industrial products utilize transactional marketing competencies in Anambra State of Nigeria?*

The data used for answering the research question 1 is presented in Table 1.

**Table 1**

Mean ratings of the responses of marketers of industrial products on their extent of utilizing transactional marketing competencies in Anambra State of Nigeria.

N=267

S/No	Items on Transactional Marketing Competencies	N	$\bar{X}$	SD	Decision
1.	Utilization of transactional marketing competencies to effect direct sale of products to consumers.	267	3.56	0.97	HE
2.	Utilization of face-book facilities for e-conversations with customers	267	2.50	1.37	ME
3.	Downloading and accessing the Internet to facilitate business transactions.	267	3.01	0.83	ME
4.	Utilizing e-mail, fax facilities to facilitate business transactions.	267	2.40	1.24	LE
5.	Effecting online transactions.	267	2.25	1.37	LE
6.	Effecting online fund transfers and e-payments.	267	3.65	0.89	HE
7.	Effecting automated clearing of financial instruments.	267	2.39	1.05	LE
8.	Utilizing computer for point of sale service.	267	2.36	1.04	LE
9.	Utilizing computer for the preparation of customer utility bills.	267	2.45	1.19	LE
10.	Utilizing e-hubs for sales promotion purposes.	267	2.40	1.45	LE
11.	Utilizing interactive system to check product errors.	267	3.59	0.86	HE
12.	Generating revenue from purchase and sale transactions and other services provided to clients.	267	3.52	0.79	HE
13.	Precisely tailoring communication and product offerings to individual customers.	267	3.25	0.95	ME
<b>Cluster Summary</b>		<b>267</b>	<b>2.47</b>	<b>1.08</b>	<b>LE</b>

Table 1 has 13 item statements out of which 4 items had means of 3.56, 3.65, 3.59 and 3.52 respectively and were thus adjudged as utilized at high extent. Three items on the Table with mean scores of 2.50, 3.01 and 3.25 respectively, were utilized at moderate extent. Six items with mean scores of 2.40, 2.24, 2.39, 2.36, 2.45 and 2.40 respectively were utilized at low extent. The cluster mean indicated a mean of 2.47 implying that the items in the cluster were utilized at low extent. The standard deviation of the items ranged from 0.79 to 1.45 indicating that the respondents were not too far apart in their opinions.

### Research Question 2

*To what extent do marketers of industrial products utilize network marketing competencies in Anambra State of Nigeria?*

The data used for answering the research question 2 is presented in Table 2.

**Table 2:** Mean ratings of the responses of marketers of industrial products on their extent of utilizing network marketing competencies in Anambra State.

N = 267

S/No	Items on Transactional Marketing Competencies	N	$\bar{X}$	SD	Decision
14.	Utilization of Network to monitor products.	267	2.43	1.46	LE
15.	Utilization of Local Area Network to facilitate relationship with business partners.	267	2.35	1.39	LE
16.	Utilization of Weblogs for more personal way of presenting information to the public and prospective customers about new products and services.	267	2.48	1.43	LE
17.	Expansion of the number of one's business or social contacts by making connections through individuals who are engaged in dealing with industrial products.	267	4.13	1.00	HE
18.	Ability to utilize Weblog to nurture ties with customers and introduce them to new products.	267	2.49	1.98	LE
19.	Ability to utilize the Weblog to internally communicate and exchange ideas about products.	267	2.36	1.34	LE
20.	Ability to utilize the Weblog as a forum where managers can discuss the new products, show developers how to use the new features, answer questions and obtain customer feedback.	267	2.46	1.30	LE
21.	Monitoring customer discussions about products that are taking place through online communities and message boards.	267	2.42	1.14	LE
22.	Utilization of Network to monitor information on the testing and quality of products.	267	2.41	1.18	LE
23.	Utilizing Network to prove quality of products before marketing.	267	2.31	1.08	LE
24.	Utilizing Network to form mutually beneficial partnerships with large manufacturing companies.	267	3.17	0.76	ME
25.	Utilizing Network to monitor collaborative agreements between research organization and large manufacturing companies to explore the potential of new products.	267	2.48	1.28	LE
26.	Utilizing Networks to effect merger, acquisition or co-marketing in order to establish deal between manufacturing companies with complementary capabilities.	267	3.85	0.90	HE
27.	Utilizing Network to monitor post-approval surveillance of new products by regulating agencies.	267	2.47	1.08	LE
28.	Utilizing Network marketing to market directly to industrialists and others.	267	2.38	1.19	LE
<b>Cluster Summary</b>		<b>267</b>	<b>2.66</b>	<b>1.23</b>	<b>ME</b>

The total number of items under this segment of the study is 15. The data in Table 2 revealed that item 4 (Expansion of the number of one's business of social contacts by making connections through individuals who are engaged in dealing with industrial products) and 13 (utilizing Networks to effect merger, acquisition or co-marketing in order to establish deal between manufacturing companies with complementary capabilities) had mean scores of 4.13 and 3.85 respectively, implying that the items were utilized at high extent. One of the items (number 11) with mean score of 3.17 was utilized at moderate extent. Twelve items had mean scores of 2.43, 2.35, 2.48, 2.49, 2.36, 2.46, 2.42, 2.41, 2.31, 2.48, 2.47 and 2.38 implying that they were all utilized at low extent. The cluster mean indicated a mean of 2.66 implying that the items in the cluster were utilized at moderate extent. The standard deviation of the items ranged from 0.76 to 1.98 indicating that the respondents were very close to one another and to the mean.

## TEST OF HYPOTHESES

### Null Hypothesis 1

*There is no significant difference in the mean ratings of marketers of industrial products with 1-5 years, 6-10 years and above 11 years of experience on their extent of utilizing transactional and networks e-commerce marketing competencies in Anambra State.*

The data used for testing null hypothesis 1 is presented in table 3.

**Table 3:Result of analysis of variance (ANOVA) of the mean ratings of the responses of the marketers of industrial products with 1-5 years, 6-10 years and above 11 years of experience on their extent of utilizing transactional and network e-commerce marketing competencies in Anambra State**

Sources of Variance	Sum of Squares	Df	Mean Square	F-cal	F-tab	Level of Sig.	Rmk
Between Groups	0.358	2	0.179	7.91	3.00	0.05	S*
Within Groups	85.964	264	0.023				
Total	86.322	266					

The statistics on analysis of variance (ANOVA) presented in Table 3 showed that F-calculated (F-Cal) value of 7.91 is greater than the F-critical (F-tab) value of 3.00 at  $P \leq 0.05$  level of significance. The above result implied that, there is significant difference in the mean ratings of marketers of industrial products with 1-5 years, 6-10 years and above 11 years of experiences on their extent of utilizing transactional and network e-commerce marketing competencies in Anambra State. Therefore, the null hypothesis of no significant difference for hypothesis one is rejected.

### Null Hypothesis 2

*There is no significant difference in the mean ratings of marketers of industrial products according to their educational qualification (B.Sc., M.Sc., and ph.D), on the extent of utilization of transactional and network e-commerce marketing competencies in Anambra State.*

The data used for testing null hypothesis 2 is presented in Table 4.

**Table 4:Result of analysis of variance (ANOVA) of the mean ratings of the responses of the marketers of industrial products, according to their educational qualification (B.Sc., M.Sc. and ph.D), on their extent of utilizing transactional and network e-commerce marketing competencies in Anambra State**

Sources of Variance	Sum of Squares	Df	Mean Square	F-cal	F-tab	Level of Sig.	Rmk
Between Groups	0.200	2	0.100	5.31	3.00	0.05	S*
Within Groups	6.12	264	0.023				
Total	6.32	266					

The statistics on analysis of variance (ANOVA) presented in table 4 showed that F-calculated (F-cal) value of 5.31 is greater than the F-critical (F-tab) value of 3.00 at  $P \leq 0.05$  level of significance. The above result implied that, there is significant difference in mean ratings of marketers of industrial products, according to their educational qualification (B.Sc., M.Sc. and ph.D), on their extent of utilizing transactional and network e-commerce marketing competencies in Anambra State. Therefore, the null hypothesis of no significant difference for hypothesis two is rejected.

## DISCUSSION OF FINDINGS

### The extent to which marketers of industrial products utilize transactional marketing competencies in Anambra State of Nigeria

The analyses of the first research question as shown in Table 1 and showed that the respondents utilized transactional marketing competencies at diverse extents. The analysis on the Table revealed that six items were utilized at low extent. Three items were utilized at moderate extent. Items 1, 6, 11 and 12 were utilized at high extent. The specific items rated

highly utilized were the following: effecting online fund transfers and e-payments, utilizing interactive system to check products reconciliation errors, and generating revenue from purchase, and sale transactions and other services provided to clients. It is not surprising that those three transactional competencies were scored high as Nigerians are gradually acclimatizing to present online banking transactions among other interests in internet activities. This agrees with Nwabufo (2012) who asserted that this age is a computer age whereby technology is taking over manual, mundane and strenuous methods of transactions.

Notwithstanding the fact that four out of the 13 items were scored high, the remaining nine were divided between low extent and moderate extent. While those utilized at moderate extent were only 3, a whopping six, as indicated above, were identified as utilized at low extent. This can easily be seen from its cluster mean summary of 2.47 over a range of 5.00. The findings were in line with the findings of Okoro (2014) who reported that transactional marketing competencies were utilized at low extent by marketers of industrial products. That some of the identified items were highly utilized gives vent to the fact that other identified items could be highly utilized in future. Therefore, the need to stimulate marketing interest in the Nigerian marketing context, along that line, has become a necessity (Okoro, 2014).

### **The extent to which marketers of industrial products utilize network marketing competencies in Anambra State of Nigeria**

The analyses of the second research question in Table 2 presents an abysmally low picture of utilization of network marketing competencies in marketing of industrial products in Anambra State. All the items in this cluster, except two items had mean ratings ranging from 2.31 to 2.49 implying that 13 out of 15 items in the cluster were all rated as utilized at low extent. One of the two was tagged "expansion of the number of one's business or social contacts by making connections through individuals who are engaged in industrial products" and the second one was tagged "utilizing networks to effect merger, acquisition or co-marketing in order to establish deals between manufacturing companies with complementary capabilities". Thirteen items were identified as utilized at low extent.

The implication of this low utilization of network marketing competencies is that the technical and social synergy that accrue from two or more companies working together, instead of on their own, will continue to elude these marketers. While high extent of utilization of network marketing will broaden the business spectrum of marketers of industrial products through effectual link and thus enhance marketing effort, low extent of utilization will scuttle such marketing effort. The low utilization of network marketing competencies by marketers of industrial products in Anambra State also suggests that they are not excelling in their marketing effort. This finding agrees with Schawbel in Nwabufo (2012) who asserted that for any entrepreneur to excel, he should at least be involved in the largest social networks, belong to forums and have at least one blog; set a google alert for his name and company's name and have profit page on a social network.

Nwabufo (2012), in his study on the extent of customers' awareness and utilization of technological innovation in the banking industry, concluded that one cogent reason for the low utilization of internet technology by bank customers is low internet awareness and connectivity in Nigeria. The close association with awareness and connectivity offers the need for internet infrastructure which facilitates network.

### **Null Hypotheses**

The result of hypothesis 1 ( $H_{01}$ ) showed that there was significant difference in the Mean ratings of the marketers of industrial products with 1-5 years, 6-10 years and above 11 years of experience on the extent of their utilizing transactional and network e-commerce marketing competencies in Anambra State. The hypothesis 1 ( $H_{01}$ ) was therefore rejected.

The result also showed that there was significant difference in the mean ratings of the marketers of industrial products, according to their educational qualification (B.Sc., M.Sc. and ph.D), on their extent of utilizing transactional and network e-commerce marketing competencies in Anambra State. The hypothesis 2 ( $H_{02}$ ) was therefore rejected.

### **CONCLUSION**

The study examined the extent of utilization of transactional and network e-commerce marketing competencies by marketers of industrial products in Anambra State. Transactional and network marketing competencies were investigated. The result of the study revealed that transactional marketing competencies were identified as highly utilized while network marketing competencies was found to be utilized at low extent.

## RECOMMENDATIONS

Based on the findings and conclusions drawn from the study, the following recommendations were made:

1. Tertiary institutions that offer marketing education courses should be provided with e-learning facilities and platforms by governments in order to ensure the facilitation of e-commerce competencies.
2. Government and management of educational institutions should regularly organize conferences, workshops and seminars for the capacity building of lecturers in the use of e-commerce facilities and applications.
3. Business organizations should devote part of their profits for developing their employees on how to do business online through various e-commerce applications and resources.
4. Business training institutions should ensure that the possession of laptops should be made compulsory for those intending to study business education in all tertiary institutions. This will enhance the practice of ICT thus buttress the efforts of the facilitators whose tutelage ends at school.

## REFERENCES

- Azuka, E.B. (2011). Research methods: Theory and application (1<sup>st</sup> Edition) Onitsha: Noben Press Limited.
- Iddris, F. (2012). Adoption of E-commerce Solutions in Small and Medium Sized Enterprises in Ghana. *European Journal of Business And Management*, 4(10), 48-57.
- Kotler, P. (2004). Marketing Management. New Delhi: Prentice Hall of Indian Privates.
- McNamara, C. (2011). Organizational Change and Development (Managing Change) from Free Management Library <http://managementhelp.org/organizationalchange/index.htm>.
- Nwabufo, B. (2012). Extent of Customers' Awareness and Utilization of Technological Innovations in the Banking Industry. *Business Education Journal*, 7(2), 247-257.
- Oborah, J.O. (2011). Status of the Utilization of E-Commerce Resources by Small and Medium (SMEs) Enterprises in Nigeria. *International Journal of Business and Information Technology*, 1(2), 165-173.
- Okongwu, C. E. N. (2014). Utilization of e-marketing in the distribution of automobile products in Nnewi-North Local Government Area of Anambra State. An Unpublished Project of Department of Vocational Teacher Education (Business Education), University of Nigeria, Nsukka .
- Okoro, F. (2014). Utilization of e-commerce marketing competencies by Pharmaceutical Business Operators in Anambra and Imo States of Nigeria. An unpublished ph.D Thesis Nsukka. Presented To The Department of Vocational Teacher Education University Of Nigeria.
- Osuala, E. C. (2004). Principles and Methods of Business and Computer Education. New Edition, Enugu: Cheston Agency Limited, 104 Agbani Road.
- Schawbel, J. (2012). The Emerging Role of Electronic Marketplaces and the Internet Communication of the ACM 46 No 10.
- Turban, E., Lee, D., and Chung, M., (2008). Electronic commerce: a managerial perspective. New Jersey: Pearson Education Inc,
- Vaithianathan, S. (2010).A review of E-Commerce Literature on India and Research Agenda for the Future. *Electronic Commerce Res*, 10, 83-97.
- Wisconsin, J. (2014) "Competencies" [http://www.ask.com/web?q=Behavioural Competencies](http://www.ask.com/web?q=Behavioural+Competencies) Retrieved from the Internet 26<sup>th</sup> January, 2016.